

Fill in this information to identify the case:

Debtor 1 Carlos Enrique Flores

Debtor 2 Juana Delacruz Flores
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Texas

Case number 18-30694

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association et alCourt claim no. (if known): 22

Last 4 digits of any number you use to
identify the debtor's account:

9 6 2 1**Date of payment change:**

Must be at least 21 days after date
of this notice 11/01/2019

New total payment: \$ 999.44

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 313.20New escrow payment: \$ 392.52**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Carlos Enrique Flores Case number (if known) 18-30694
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Marissa Alvarado

Signature

Date 10/02/2019

Print: Marissa Alvarado
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street
Number Street

Eureka CA 95501
City State ZIP Code

Contact phone 800-603-0836

Email bknotices@sns.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served on the 3rd day of October, 2019. Said Notice was filed electronically. Service was accomplished by the method and to the following as indicated.

By: /s/ Richard Anderson
RICHARD E. ANDERSON
State Bar No. 01209010
4920 Westport Drive
The Colony, Texas 75056
Email: randerson@AndersonVela.com

BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL, POSTAGE PREPAID:

DEBTOR

Carlos Enrique Flores
6045 Palo Alto Avenue (Mailing)
El Paso, TX 79912

DEBTOR

Juana Delacruz Flores
6045 Palo Alto Avenue (Mailing)
El Paso, TX 79912

DEBTORS' ATTORNEY

Karla Patricia Griffin
Watson Law Firm
1123 Rio Grande,
El Paso, TX 79902

TRUSTEE

Stuart C. Cox
1760 N. Lee Trevino Drive
El Paso, TX 79936

CREDITOR ATTORNEY

Bradley S Balderrama
Linebarger Goggan Blair &
Sampson, LLP
711 Navarro
Suite 300
San Antonio, TX 78205
210-225-6763
210-225-6410 (fax)
Brad.Balderrama@lgbs.com
Assigned: 05/07/2018

representing City Of El Paso
711 Navarro Ste. 300
San Antonio, TX 78205
(Creditor)

Christopher Keith Baxter
Marinosci & Baxter
14643 Dallas Parkway
Suite 750
Dallas, TX 75254
713-419-3309
9723315240 (fax)
TXBK@mlg-defaultlaw.com
Assigned: 05/14/2018

representing SETERUS, INC. AS THE AUTHORIZED
SUBSERVICER FOR FEDERAL NATIONAL
MORTGAGE ASSOCIATION (FANNIE
MAE), CREDITOR C/O SETERUS, INC.
(Creditor)

Philip Stuart Traynor
Ghidotti Berger, LLP
600 East John Carpenter Fwy.
Suite 175
Irving, TX 75062
949-427-2010
949-427-2732 (fax)
ptraynor@ghidottiberger.com
Assigned: 07/26/2018

representing SETERUS, INC. AS THE AUTHORIZED
SUBSERVICER FOR FEDERAL NATIONAL
MORTGAGE ASSOCIATION (FANNIE
MAE), CREDITOR C/O SETERUS, INC.
(Creditor)

Assigned: 12/10/2018

representing MTGLQ Investors, LP
(Creditor)

/s/ Richard E. Anderson
RICHARD E. ANDERSON

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: September 21, 2019

CARLOS FLORES
 JUANA FLORES
 6045 PALO ALTO AVE
 EL PASO TX 79912

Loan:

Property Address:
 6045 PALO ALTO AVENUE
 EL PASO, TX 79912

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Feb 2019 to Oct 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Nov 01, 2019:
Principal & Interest Pmt:	606.92	606.92
Escrow Payment:	313.20	392.52
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$920.12	\$999.44

Escrow Balance Calculation	
Due Date:	Sep 01, 2019
Escrow Balance:	1,014.28
Anticipated Pmts to Escrow:	626.40
Anticipated Pmts from Escrow (-):	220.44
Anticipated Escrow Balance:	\$1,420.24

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(1,798.52)
Feb 2019		472.76		*		0.00	(1,325.76)
Mar 2019				3,387.64	* City/Town Tax	0.00	(4,713.40)
Apr 2019		472.76		*		0.00	(4,240.64)
Apr 2019		4,551.66		*	* Escrow Only Payment	0.00	311.02
Apr 2019				311.02	* Escrow Disbursement	0.00	0.00
May 2019		313.20		*		0.00	313.20
May 2019				110.53	* Escrow Disbursement	0.00	202.67
Jun 2019		313.20		*		0.00	515.87
Jun 2019				110.43	* Escrow Disbursement	0.00	405.44
Jul 2019		313.20		*		0.00	718.64
Jul 2019				110.32	* Escrow Disbursement	0.00	608.32
Aug 2019				110.22	* Escrow Disbursement	0.00	498.10
Sep 2019		626.40		*		0.00	1,124.50
Sep 2019				110.22	* Escrow Disbursement	0.00	1,014.28
					Anticipated Transactions	0.00	1,014.28
Sep 2019		313.20		110.22	Forced Place Insur		1,217.26
Oct 2019		313.20		110.22	Forced Place Insur		1,420.24
	\$0.00	\$7,689.58	\$0.00	\$4,470.82			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

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Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: September 21, 2019

CARLOS FLORES

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,420.24	3,105.35
Nov 2019	392.52	110.22	Forced Place Insur	1,702.54	3,387.65
Dec 2019	392.52	110.22	Forced Place Insur	1,984.84	3,669.95
Jan 2020	392.52	3,387.64	City/Town Tax	(1,010.28)	674.83
Jan 2020		110.22	Forced Place Insur	(1,120.50)	564.61
Feb 2020	392.52	110.22	Forced Place Insur	(838.20)	846.91
Mar 2020	392.52	110.22	Forced Place Insur	(555.90)	1,129.21
Apr 2020	392.52	110.22	Forced Place Insur	(273.60)	1,411.51
May 2020	392.52	110.22	Forced Place Insur	8.70	1,693.81
Jun 2020	392.52	110.22	Forced Place Insur	291.00	1,976.11
Jul 2020	392.52	110.22	Forced Place Insur	573.30	2,258.41
Aug 2020	392.52	110.22	Forced Place Insur	855.60	2,540.71
Sep 2020	392.52	110.22	Forced Place Insur	1,137.90	2,823.01
Oct 2020	392.52	110.22	Forced Place Insur	1,420.20	3,105.31
	<u>\$4,710.24</u>	<u>\$4,710.28</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 564.61. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 785.05 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,420.24. Your starting balance (escrow balance required) according to this analysis should be 3,105.35. This means you have a shortage of 1,685.11. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 4,710.28. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	392.52
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$392.52</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**